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United States Bankruptcy Court

Northern District of Illinois Eastern Division

Voluntary Petition
1

Name of Debtor (if individual, enter Last, First, Middle):				Nam	Name of Joint Debtor (Spouse) (Last, First, Middle)						
Mapp, Harold A					Mapp, Venita L						
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) * ***-**-2660					four digits of Soc ore than one, stat	. Sec. or Individua e all) *	al-Taxpayer I.D.		plete EIN		
Street Address of	Debtor (No. 8	& Street, City, a	ınd State):					nt Debtor (No. &		State):	
4525 S. La	ike Park	Ave.#	E					e Park Av	e. # E		
Chicago, I	L				60653] ^{CI}	nicago, IL				60653
County of Residen	nce or of the F	Principal Place	of Business:			Cou	nty of Residence	or of the Principa	I Place of Busine	ess:	
		CC	OK						COOK		
Mailing Address of	Debtor (if dif	ferent from stre	eet address)			Mail	ing Address of Jo	int Debtor (if diffe	erent from street	address):	
,						,					
Location of Princip	al Assets of E	Business Debto	or (if different f	rom street a	address above):						
٦		or (Form of Orga	nization)		(Che	e of Busir eck one box		W	Chapter of Bar hich the Petitio	nkruptcy Code n is Filed (Chec	
_	(includes Joi	,			☐ Heath Care B☐ Single Asset		ite as	☐ Chapter		apter 15 Petition	for Recognition
	it D on page 2 o on (includes l				defined in 11			☐ Chapter : ☐ Chapter	Oi a	Foreign Main F	Proceeding
☐ Partnersh	,	,			Stockbroker			☐ Chapter	12 🗖 Cha	•	for Recognition
_	•	one of the abov	e entities		Commodity E			Chapter	13 or a	ı Foreign Nonma	ain Proceeding
		te type of entity			☐ Clearing Ban ☐ Other	ık					
	Chapt	er 15 Debtors			Tax-E	xempt En			Nature of D	ebts (Check one	Box)
Country of debtor's	center of ma	in interests:				oox, if applie			primarily consur		☐ Debts are
Each country in wh	ich a foreign	proceeding by	regarding or		Debtor is a tage organization				ined in 11 U.S.C s "incurred by ar		primarily business debts.
against debtor is pe	•			_	United States Revenue Cod	7					
		Filing Fee (Check one box)			Chec	k one box	C	hapter 11 Debto	ors	
Filing Fee atta	ched					ᅵ뮤		all business debto			
☐ Filing Fee to b	e paid in insta	allments (applic	cable in individ	uals only).	Must attach		☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Check if:				
signed applica unable to pay			, ,				insiders or aff	gate noncontinger liates) are less th ever theree year	an \$2,343,300. (
☐ Filing Fee way							eck all applicable			- 	
attach signed	application fo	r the court's co	nsideration. S	ee Official I	Form 3B.			filed with this peti the plan were so		n from one of m	ore classes
							of creditors, in a	acccordance with	11 U.Ś.C. § 112	•	
Statistical/Admin Debtor estima			ole for distribut	ion to unse	cured credtiors.					This space is t	or court use only25.00
		any exempt p ion to unsecure		uded and a	dministrative exper	ises paid,	there will be no				
Estimated Number of	of Creditors									1	
1-	50-	100-	200-	1,000-	5,001-	10,001	25,001	50,001	Over		
49 Estimated Assets	99	199	999	5,000		25,000	50,000	100,000	100,000	1	
\$0 to	\$50,001to	\$100,001 to	\$500,001	\$1,000,00	1 \$10,000,001	\$50,000,00	1 \$100,000,001		More than		
\$50,000	\$100,000	\$500,000	to \$1 million	to \$10 million		to \$100 million	to \$500 million	to \$1billion	\$1 billion	1	
Estimated Liabilities						_		-	□ Mana than		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,00 to \$10	to \$50	\$50,000,00 to \$100	to \$500	\$500,000,001 to \$1billion	More than \$1 billion		
			million	million	million	million	million		-		

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B1 (Official Form 1) (12/11)) Document	Page 2 of 61	
Voluntary Petition	Name of Debtor(s)	
This page must be completed and filed in every case)	Harold A	
	Venita l	L Mapp
All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional sheet)
Location Where Filed:	Case Number:	Date Filed:
Ndil	09-12109	04/06/2009
Ndil	10-13532	03/29/2010
Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffilate of this Debtor (if more than one, attach a	dditional sheet)
Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A		ibit B
(To be completed if debtor is required to file periodic reports (e.g.,	(To be completed if debtor is an individual) I, the attorney for the petitioner named in the fo	I whose debts are primarily consumer debts.)
forms 10K and 10Q) with the Securities and Exchange Commission	have informed the petitioner that [he or she] ma	0 0.
pursuant to Section 13 or 15 (d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)	or 13 of title 11, United States Code, and have	•
1904 and is requesting relief under chapter 11.)	each such chapter. I further certify that I have required by 11 USC § 342(b).	delivered to the deptor the notice
Exhibit A is attached and made a part of this petition.	/s/ Jonathan	Daniel Parker
	Jonathan Daniel Parkei	Pated: 12/05/2014
Exh Does the debtor own or have possession of any property that poses or is allege	i bit C and to nose a threat of imminent and identifiable ha	arm to public health or safety?
	to pose a tilleat of milliment and identinable he	ann to public ficulti of safety:
Yes, and Exhibit C is attached and made a part of this petition.		
No.		
Exh	ibit D	
(To be completed by every individual debtor. If a joint petition is file	ed, each spouse must complete and attach a sep	arate Exhibit D.)
Exhibit D completed and signed by the debtor is attached and made a part of this p	petition.	
If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a pa	rt of this netition	
Exhibit B also completed and signed by the joint design is attached and made a pa	it of this petition.	
_	ng the Debtor - Venue	
·	oplicable Box.)	District for 400 days
Debtor has been domiciled or has had a residence, principal pl immediately preceding the date of this petition or for a longer p		
There is a bankruptcy case concerning debtor's affiliate, gener	al nartner, or nartnership pending in this D	istrict
	al partiter, or partitership perfulling in this D	iouiot.
Debtor is a debtor in a foreign proceeding and has its principal		
States in this District, or has no principal place of business or a or proceeding [in a federal or state court] in this District, or the		
relief sought in this District.		,a. a. to t
Certification by a Debtor Who Reside	es as a Tenant of Residential Pro	norty
	plicable boxes.)	perty
Landlord has a judgment against the debtor for possession of	debtor's residence. (If box checked, comple	ete the
following.) (Name of landlord that obtained judgment)		
(Address of Landlord)		
Debtor claims that under applicable nonbankruptcy law, there a	are circumstances under which the debtor v	vould be
permitted to cure the entire monetary default that gave rise to the	ne judgment for possession, after the judgr	ment for
possession was entered, and		
Debtor has included in this petition the deposit with the court of	any rent that would become due during the	e 30-day
period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this of	ertification. (11 U.S.C. § 362(1))	

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Additional Prior Bankruptcy Cases Filed Within Last 8 Years

Location Where Filed:	Case Number:	Date Filed:
ndil	11-06805	02/21/2011
ndil	06-14985	11/15/2006

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Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Harold A Mapp Venita L Mapp

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Harold A Mapp

Harold A Mapp

Dated: 12/05/2014

/s/ Venita L Mapp

Venita L Mapp

Dated: 12/05/2014

Signature of Attorney

/s/ Jonathan Daniel Parker

Signature of Attorney for Debtor(s)

Jonathan Daniel Parker

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603 Phone: 312-332-1800

Date: 12/05/2014

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person .

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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UNITED STATES BANKÄUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Harold A Mapp
Date	ed: 12/05/2014 /s/ Harold A Mapp
l cer	tify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

Record # 621888

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	Venita L Map	_	
Dated: 12/05/2014	/s/ Venita L Mapp		X Date & Sign
I certify under penalty of perjury th	at the information provided above is true	and correct.	
5. The United States trustee or does not apply in this district.	bankruptcy administrator has determined that the cree	dit counseling requirement of 11	U.S.C. § 109(h)
Active military duty in a mili	tary combat zone.		
· ·	J.S.C. § 109(h)(4) as physically impaired to the extent ng in person, by telephone, or through the Internet.);	of being unable, after reasonable	e effort, to
· · · · ·	U.S.C. § 109(h)(4) as impaired by reason of mental ill ons with respect to financial responsibilities.);	ness or mental deficiency so as to	o be incapable
 I am not required to receive a by a motion for determination by the co 	a credit counseling briefing because of: [Check the ap urt.]	plicable statement.] [Must be acc	companied
your bankruptcy petition and promptly management plan developed through of the 30-day deadline can be granted	to the court, you must still obtain the credit counseling file a certificate from the agency that provided the couthe agency. Failure to fulfill these requirements may ronly for cause and is limited to a maximum of 15 days for filling your bankruptcy case without first receiving a	nseling, together with a copy of a esult in dismissal of your case. Ar s. Your case may also be dismiss	ny debt ny extension
seven days from the time I made my re	lit counseling services from an approved agency but we equest, and the following exigent circumstances merit y case now. [Must be accompanied by a motion for de	a temporary waiver of the credit c	counseling
the United States trustee or bankruptor performing a related budget analysis, t	he filing of my bankruptcy case, I received a briefing fr y administrator that outlined the opportunties for availabut I do not have a certificate from the agency describincy describing the services provided to you and a copays after your bankruptcy case is filed.	able credit counseling and assiste ng the services provided to me.	d me in You must
the United States trustee or bankruptcy performing a related budget analysis, a	he filing of my bankruptcy case, I received a briefing fr y administrator that outlined the opportunties for availa and I have a certificate from the agency describing the epayment plan developed through the agency.	ble credit counseling and assiste	d me in

Record # 621888

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harold A Mapp and Venita L Mapp / Debtors

Case No. Chapter 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached YES NO	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	\$0	\$0	\$0
SCHEDULE B - Personal Property	Yes	3	\$3,094	\$0	\$0
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$0	\$0	\$0
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$0	\$0	\$0
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$0	\$0	\$0
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$0	\$59,341	\$0
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$0	\$0	\$0
SCHEDULE H - CoDebtors	Yes	1	\$0	\$0	\$0
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,775
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$0	\$0	\$2,573
TOTALS			\$3,094 TOTAL ASSETS	\$59,341 TOTAL LIABILITIES	

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B6 Summary (Official Form 6 - Summary) (12/14)

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harold A Mapp and Venita L Mapp / Debtors

Case No. Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

	`		,
If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankru U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below	iptcy Code	(11	
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are information here.	not	required to re	port any
This information is for statistical purposes only under 28 U.S.C § 159			
Summarize the following types of liabilities, as reported in the Schedules, and total them			

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$0.00
Student Loan Obligations (From Schedule F)	\$9,660.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$0.00
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$0.00
TOTAL	\$9,660.00

State the following:

Average Income (from Schedule I, Line 16)	\$2,774.78
Average Expenses (from Schedule J, Line 18)	\$2,573.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; or, Form 22C-1 Line 14)	\$2,290.51

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0.00
4. Total from Schedule F		\$59,341.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$59,341.00

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
[X] None				
Total Market Value of Real Property			\$0.00	

(Report also on Summary of Schedules)

B6A (Official Form 6A) (12/07) Page 1 of 1 Record # 621888

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankrup	otcy D	ocket#:
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Judge:

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Prepaid debit: Greendot		\$0
03. Security Deposits with public utilities, telephone companies, landlords and others.	X			
04. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.		\$300
05. Books, pictures and other art objects,		cenphone, rugs.		
antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, CD's, DVD's, Tapes/Records, Family Pictures		\$75
06. Wearing Apparel				
		Necessary wearing apparel.		\$150
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$150
08. Firearms and sports, photographic, and other hobby equipment.	X			

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Document Page 11 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy	Docket #:
------------	-----------

Judge:

SCHEDULE B - PERSONAL PROPERTY										
Type of Property	N O N E	Description and Location of Property	C A H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured						
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 10. Annuities. Itemize and name each issuer.	X									
10. Annulies. Remize and name each issuel.	X									
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X									
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars	X									
13. Stocks and interests in incorporated and unincorporated businesses.	X									
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X									
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X									
16. Accounts receivable	X									
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X									
 Other liquidated debts owing debtor including tax refunds. Give particulars. 	X									
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X									
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X									
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X									
22. Patents, copyrights and other intellectual property. Give particulars.	X									
23. Licenses, franchises and other general intangibles	X									
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X									

Document Page 12 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY								
Type of Property	N O N E	Description and Location of Property	H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured				
25. Autos, Truck, Trailers and other vehicles and accessories.		20040 Volvo S80 with over 144,000 miles	н	\$2,419				
26. Boats, motors and accessories.	X							
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and supplie used in business.	X							
30. Inventory	X							
31. Animals	X							
32. Crops-Growing or Harvested. Give particulars.	X							
33. Farming equipment and implements.	X							
34. Farm supplies, chemicals, and feed.	X							
35. Other personal property of any kind not already listed. Itemize.	X							
		T	otal	\$3,094.00				

Record # 621888 B6B (Official Form 6B) (12/07) Page 3 of 3

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE C - PROPERTY CLAIMED EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$146.450.*
11 U.S.C. § 522(b)(2)	* Amount subject to adjustment on 4/1/16, and every three years thereafter
11 U.S.C. § 522(b)(3)	with respect to cases commenced on or after the date of adjustment.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
04. Household goods RENTERS			
Household Goods; tv, dvd player, couch, stereo/radio, utensils, pots and pans, vacuum, table, chairs, lamps, entertainment center, bedroom set, cellphone, rugs.	735 ILCS 5/12-1001(b)	\$ 300	\$300
05. Books, pictures and other			
Books, CD's, DVD's, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 75	\$75
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 150	\$150
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 150	\$150
25. Autos, Truck, Trailers and			
20040 Volvo S80 with over 144,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$2,419

^{*} Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filled, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A H	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
[X] None								
			Total Amount of Unsecured (Report also on Summary of S				\$ 0	\$ 0

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims for death or personal injury while debtor was intoxicated

U.S.C. § 507 (a)(9).

Commitments to maintain the capital of insured depository institution

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution.

Case 14-43676 Doc 1 Filed 12/06/14 Entered 12/06/14 10:58:17 Desc Main Document Page 16 of 61 * Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Н **Date Claim Was Incured and** Amount Disputed Codebtor Amount Creditor's Name, Mailing Address w **Consideration For Claim** Entitled **Including Zip Code and Account Number** of Claim J to (See Instructions Above) С Priority [X] None **Total Amount of Unsecured Priority Claims \$0** (Report also on Summary of Schedules)

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Harold A Mapp and Venita L Mapp / Debtors

In re

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. Date Claim Was Incurred and Codebtor Creditor's Name, Mailing Address Including Amount of W Consideration For Claim. **Zip Code and Account Number** Claim If Claim is Subject to Setoff, So State (See Instructions Above) AT&T Dates: Attn: Bankruptcy Dept. **Utility Bills/Cellular Service** \$1,700 Reason: PO Box 8212 Aurora IL 60572-8212 Acct #: **Beverly Bus Garage FCU** Dates: \$11,000 Reason: 1702 E 103rd St Chicago IL 60617 Acct #:

Record # 621888 B6F (Official Form 6F) (12/07) Page 1 of 7

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
3 <u>Capital One</u> Attn: Bankruptcy Dept. 26525 N Riverwoods Blvd Mettawa IL 60045 Acct #: NULL			Dates: 2011-2011 Reason: Credit Card or Credit Use				\$300

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Progressive Finance, L.C. Bankruptcy Dept. 3877 South 400 East Salt Lake City UT 84115

4	Certified Services INC Attn: Bankruptcy Dept. 1733 Washington St Ste 2 Waukegan IL 60085 Acct #: MAPVE010	Dates: Reason:	2009-2009 Medical Debt	\$1,025
5	City of Chicago Bureau Parking Department of Revenue PO Box 88292 Chicago IL 60680 Acct #:	Dates: Reason:	Parking tickets Ordinance Violatic	\$16,000

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Secretary of State Bankruptcy Dept. 2701 S. Dirksen Pkwy. Springfield IL 62723

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Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS Unliquidated Contingent Date Claim Was Incurred and Disputed Codebtor Creditor's Name, Mailing Address Including Amount of W Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) С Comcast Dates: Attn: Bankruptcy Dept. \$350 Reason: Utility Bills/Cellular Service 5330 E. 65th St. Indianapolis IN 46220 Acct #: Law Firm(s) | Collection Agent(s) Representing the Original Creditor Eastern Account System PO BOX 837 Newtown CT 06470 Southwest Credit Bankruptcy Dept. 4120 International Pkwy #1100 Carrollton TX 75007 **Dependon Collection SE** 2014-2014 Dates: Attn: Bankruptcy Dept. **Medical Debt** \$241 Reason: Po Box 4833 Oak Brook IL 60522 Acct #: D85472K60588 **EMP of Chicago, LLC** Dates: **Bankruptcy Department** Reason: **Medical/Dental Services** \$690 PO Box 182554 Columbus OH 43218 Acct #: Law Firm(s) | Collection Agent(s) Representing the Original Creditor **Escallate LLC** Bankruptcy Dept. PO Box 710715 Columbus OH 43271 **FED LOAN SERV** Dates: 2000-2014 Attn: Bankruptcy Dept. Reason: Loan or Tuition for Education \$5,551 Po Box 60610 Harrisburg PA 17106 Acct #: 27579166FD00003

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Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
10 First Premier Bank Bankruptcy Department PO Box 5524 Sioux Falls SD 57117 Acct #:			Dates: Reason: Credit Card or Credit Use				\$225

First National Coll. Bureau

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Bankruptcy Dept. 610 Waltham Way Sparks NV 89434

11 HSBC BANK Nevada N.A. C/O Portfolio Recovery ASS 120 Corporate Blvd Ste 1 Norfolk VA 23502 Acct #: 5155990031020161	Dates: 2012-2012 Reason: Unknown Credit Extension	\$414
12 IDES Bankruptcy Department 33 S. State Street Chicago IL 60603 Acct #:	Dates: Reason: Overpayment of Benefits	\$435
13 IDES Bankruptcy Department 33 S. State Street Chicago IL 60603	Dates: Reason: Overpayment of Benefits	\$2,900
Acct #:		

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Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
14 Illinois Department of Revenue Bankruptcy Department PO Box 64338 Chicago IL 60664-0338 Acct #:			Dates: Reason: Taxes - Federal, State or Local				\$130

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Linebarger Goggan Blair & Bankruptcy Dept. PO Box 06152 Chicago IL 60606-0152

Arnold Scott Harris PC Bankruptcy Dept. 111 W. Jackson Blvd., Ste. 600 Chicago IL 60604

15 Illinois Department of Revenue Bankruptcy Department PO Box 19044 Springfield IL 62794-9044 Acct #:	Dates: 2010 Reason: Taxes - Federal, State/Local	\$250
16 IRS Non-Priority Bankruptcy Dept. PO Box 7346 Philadelphia PA 19101 Acct #:	Dates: 2010 Reason: Taxes - Federal, State/Local	\$250
17 Overland Bond & Investment Bankruptcy Department 4701 W. Fullerton Ave. Chicago IL 60639	Dates: Reason: Deficiency, Repo"d/Surr"d Auto	\$11,371
Acct #:		

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Markoff Law LLC Bankruptcy Dept. 29 N. Wacker Drive Suite 550 Chicago IL 60606

Record # 621888 B6F (Official Form 6F) (12/07) Page 5 of 7

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
18 Pathology Consultants of Chgo Bankruptcy Department PO Box 88493 Chicago IL 60680 Acct #:			Dates: Reason: Medical/Dental Services				\$241

Dependon Collection Serv. Bankruptcy Dept. 120 W. 22nd St., #360 Oak Brook IL 60523

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

19 Sprint Bankruptcy Dept. PO Box 7949 Overland Park KS 66207 Acct #:	Dates: Reason: Utility Bills/Cellular Service	\$500
20 Student LOAN Xpress C/O ECMC 1 Imation PI Oakdale MN 55128 Acct #: 6131950001	Dates: 2014-2014 Reason: Loan or Tuition for Education	\$4,109
21 <u>Verizon Wireless</u> Attn: Bankruptcy Dept. 1 Verizon Pl Alpharetta GA 30004	Dates: 2012-2012 Reason: Unknown Credit Extension	\$90
Acct #: NULL		

Record # 621888 B6F (Official Form 6F) (12/07) Page 6 of 7

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Unliquidated Contingent **Date Claim Was Incurred and** Disputed Codebtor Creditor's Name, Mailing Address Including Amount of W Consideration For Claim. **Zip Code and Account Number** Claim J If Claim is Subject to Setoff, So State (See Instructions Above) С 22 Verizon Wireless Dates: 2012-2013 Attn: Bankruptcy Dept. \$1,569 **Unknown Credit Extension** Reason: 1 Verizon PI Alpharetta GA 30004 Acct #: NULL

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

EOS CCA Bankruptcy Dept. PO Box 806 Norwell MA 02061

Diversified Adjustment Serv. Bankruptcy Dept. PO Box 32145 Fridley MN 55432-0145

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 59,341

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harold A Mapp and Venita L Mapp / Debtors

Bankruptcy Docket #:

Judge:

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

In re

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[X] None

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Check this box if debtor has no codebtors.

Harold A Mapp and Venita L Mapp / Debtors	Bankruptcy Docket #:

Judge:

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the

Name and Address of CoDebtor	Name and Address of the Creditor
[X] None	

Record # 621888 B6G (Official Form 6G) (12/07) Page 1 of 1

Debtor 1	Harold	A	Марр	_
	First Name	Middle Name	Last Name	
Debtor 2	Venita	L	Марр	_
(Spouse, if filing)	First Name	Middle Name	Last Name	

ck if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form B 61

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Tt 1: Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		X Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation	Barber		Personal Assistant
	Occupation may Include student or homemaker, if it applies.	Employers name	Self employed		Gareda
		Employers address			1431 Huntington Dr
			,		Calumet City, IL 60409
		How long employed there?			4 months
Pa	rt 2: Give Details About Monthl Estimate monthly income as of the	-	avo nothing to report fo	r any line, write \$0 in the e	unace Include your per filing
	spouse unless you are separated. If you or your non-filing spouse har lines below. If you need more space	ve more than one employer, comb	ine the information for a		
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all parallel	•	\$400.00	\$990.51
3.	Estimate and list monthly overti	те рау.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$400.00	\$990.51

Official Form B 6I Record # 621888 Schedule I: Your Income Page 1 of 3

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Case Number (if known) Document Mapp Harold Debtor 1

Last Name

First Name

Middle Name

			For Debtor 1	For Debtor 2 or non-filing spouse	
Cop	by line 4 here	4.	\$400.00	\$990.51	
	Il payroll deductions:				
	Tax, Medicare, and Social Security deductions	5a. 	\$0.00	\$98.74	
5b.	Mandatory contributions for retirement plans	5b. 	\$0.00	\$0.00	
5c.	Voluntary contributions for retirement plans	5c. —	\$0.00	\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e.	Insurance	5e.	\$0.00	\$0.00	
5f.	Domestic support obligations	5f. —	\$0.00	\$0.00	
5g.	Union dues	5g. —	\$0.00	\$0.00	
	Other deductions. Specify:	5h. —	\$0.00	\$0.00	
6. Add th	e payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6	\$0.00	\$98.74	
7. Calcul	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$400.00	\$891.78	
8. List all	other income regularly received:				
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$0.00	\$0.00	
	dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
8e.	Social Security	8e.	\$0.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f.	\$194.00	\$389.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the				
	Supplemental Nutrition Assistance Program) or housing subsidies.				
	Specify:				
8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
8h.	Other monthly income. Specify: 2ddd,	8h.	\$0.00	\$900.00	
9. Add	d all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$194.00	\$1,289.00	
10. Cal	culate monthly income. Add line 7 + line 9.	10.	\$594.00	\$2,180.78	= \$2,774.78
Ado	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		\$354.00	Ψ2,100.76	\$2,774.70
Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are necify:	our dependent	,		11. \$0.00
12. Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the comb	pined monthly income.		
	te that amount on the Summary of Schedules and Statistical Summary of Ce		•	t applies	12. \$2,774.78
13. Do	you expect an increase or decrease within the year after you file this form	?			
_	No.				
	Yes. Explain:				

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Document Harold Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Part 3: **Additional Employment Information** Debtor 1 Occupation **Personal Assistant** Employers name State of Illinois **Employers address** 3101 Old Jacksonville Rd Springfield, IL 62704

How long employed there?

1 year

Official Form B 6I Record # 621888 Schedule I: Your Income Page 3 of 3

Fill in this	s information to identify yo	ur case:				
Debtor 1	Harold First Name	A Middle Name	Mapp Last Name	Check if this is:	d filing	
Debtor 2 (Spouse, if filir	Venita ng) First Name	L Middle Name	Mapp Last Name	· · ·	= :	petition chapter 13
United Sta	ates Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS		of the following d	ate.
Case Num	nber			MM / DD / Y	YYYY	
(If known)					•	2 because Debtor 2
<u>Official</u>	Form B 6J			☐ maintains a	separate house	hold.
Sched	ule J: Your Ex	penses				12/13
more space every questi	is needed, attach another on.			are equally responsible for supplyinges, write your name and case num	=	
Part 1:	Describe Your Household					
No	joint case? b. Go to line 2. s. Does Debtor 2 live in a s X No. Yes. Debtor 2 mus	separate household? It file a separate Sched	ule J.			
_	ou have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do no Debto	ot list Debtor 1 and or 2.		ut this information for endent	Daughter	 18	No
Do no	ot state the dependents'			Daughtei		X Yes
Hame	5 .			Son	15	No X Yes
						X No
						Yes
						X No
						Yes
						X No Yes
3. Do yo	our expenses include	X No				
exper	nses of people other than self and your dependents?					
Part 2:	<u> </u>					
	Estimate Your Ongoing Mo our expenses as of your ba		nless you are using this form	n as a supplement in a Chapter 13 c	case to report	
the applical	ble date.			check the box at the top of the form	n and fill in	
1		=	tance if you know the value or Income (Official Form B 6I.))	Y	our expenses
4. The r	rental or home ownership e	expenses for your res	idence. Include first mortgage	e payments and		
_	ent for the ground or lot.				4	\$169.00
	included in line 4:				4-	\$0.00
	Real estate taxes Property, homeowner's, or	renter's insurance			4a. 4b.	\$0.00 \$0.00
	Home maintenance, repair,		S		4c.	\$25.00
	Homeowner's association of				4d.	\$0.00

Schedule J: Your Expenses

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Debtor 1 Harold A Document Page 30 of 61

Case Number (if known)

				Your expens	es
Additional Mortgage paym	ents for your residence	e, such as home equity loans	- 5.		\$0.0
Utilities:					
6a. Electricity, heat, natur	al gas		6a.		\$250.0
6b. Water, sewer, garbage	collection		6b.		\$0.0
6c. Telephone, cell phone	, internet, satellite, and	cable service	6c.		\$359.0
6d. Other. Specify:			6d.	\$	0.0
Food and housekeeping su	ıpplies		7.		\$650.0
Childcare and children's e	lucation costs		8.		\$50.
Clothing, laundry, and dry	cleaning		9.		\$125.
. Personal care products an	d services		10.		\$50.
Medical and dental expens	es		11.		\$100.
. Transportation. Include gas	, maintenance, bus or t	rain fare.	12.		\$465.
Do not include car payment	5.				
. Entertainment, clubs, recre	eation, newspapers, ma	agazines, and books	13.		\$110.
. Charitable contributions a	nd religious donations		14.		\$0.
. Insurance.					
Do not include insurance de	ducted from your pay or	r included in lines 4 or 20.			
15a. Life insurance			15a.		\$0
15b. Health insurance			15b.		\$0.
15c. Vehicle insurance			15c.		\$133.
15d. Other insurance. Spec	fy:		15d.		\$0
		y or included in lines 4 or 20.			
Specify: Federal or Sta	te Tax Repayment	s	16.		\$85.
Installment or lease payme	nts:				
17a. Car payments for Vehi	de 1		17a.		\$0.
17b. Car payments for Vehi	cle 2		17b.		\$0
17c. Other. Specify:			17c.		\$0
			17d.		\$0.
		port that you did not report as deducted			
from your pay on line 5, So			18.		\$0.
Other payments you make					
Specify:		•	19.		\$0.
. ,		s 4 or 5 of this form or on Schedule I: Your Income			
20a. Mortgages on other pro		The state of the s	20a.	\$	0.
20b. Real estate taxes	· · · · · ·		20b.	\$	0.
20c. Property, homeowner's	i. or renter's insurance		20c.	\$	0.
20d. Maintenance, repair, a			20d.	\$	0.
20e. Homeowner's associat			20e.	\$	0.

Official Form 6J Record # 621888

Page 2 of 3

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Harold Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$2.00 21. Other. Specify: ___Postage/Bank Fees (\$2.00), 21. \$2,573.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$2,774.78 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,573.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$201.78 Subtract your monthly expenses from your monthly income. 23c. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here:

Official Form 6J Record # 621888 Schedule J: Your Expenses Page 3 of 3

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold A Mapp and Venita L Mapp / Debtors

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won 't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 12/05/2014
/s/ Harold A Mapp

Harold A Mapp

Dated: 12/05/2014
/s/ Venita L Mapp

Venita L Mapp

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

2012: \$9,400

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2014: \$3,500 2013: \$12,000 2012: \$11,000	employment
Spouse	
AMOUNT	SOURCE
2014: \$4,900 2013: \$15,968	employment

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Document Page 34 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Judge:

In re

Harold A Mapp and Venita L Mapp	/ Debtors	Bankruptcy Docket #:

2. INCOME OTHER THAN FROM E	MPLOYMENT OR OPERATION OF BUS	INESS:	
e two years immediately preceding t	he commencement of this case. Give pa er chapter 12 or chapter 13 must state in	nt, trade, profession, operation of the debtor' rticulars. If a joint petition is filed, state incor come for each spouse whether or not a join	ne for each spouse
AMOUNT	SOURCE	_	
pouse			
AMOUNT	SOURCE	_	
	с.		
omplete a. or b. as appropriate, and INDIVIDUAL OR JOINT DEBTOR(. services, and other debts to any creature of all property that constitutes or ere made to a creditor on account of oproved nonprofit budgeting and creature.	S) WITH PRIMARILY CONSUMER DEB editor made within 90 days immediately p is affected by such transfer is not less the a domestic support obligation or as part ditor counseling agency. (Married debtor	FS: List all payments on loans, installment p roceeding the commencement of this case in \$600.00. Indicate with an asterisk (*) are of an alternative repayment schedule under is filing under chapter 12 or chapter 13 must	if the aggregate ny payments that r a plan by an t include payments
r services, and other debts to any creature of all property that constitutes on ere made to a creditor on account of oproved nonprofit budgeting and creature.	S) WITH PRIMARILY CONSUMER DEB editor made within 90 days immediately p is affected by such transfer is not less the a domestic support obligation or as part ditor counseling agency. (Married debtor	roceeding the commencement of this case in \$600.00. Indicate with an asterisk (*) are of an alternative repayment schedule under silling under chapter 12 or chapter 13 must	if the aggregate ny payments that r a plan by an t include payments

 Name & Address of Creditor &
 Dates
 Amount Paid or Value of
 Amount

 Relationship to Debtor
 of Payments
 Transfers
 Still Owing

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold A Mapp and Venita L Mapp / Debtors

Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	
Λ	

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF NATURE COURT STATUS
SUIT AND OF OF AGENCY OF
CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized Seizure Of Property

Beverly Bus Garage FCU 2013 1995 Lexus GS 300

City of Chicago 8/2014 1999 Ford Escort

ity of Chicago 8/2014 1999 Ford Escort Impounded by the City of Chicago

Overland Bond Unknown 2005 Ford 500



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor Date of Repossession, Foreclosure Description and or Seller Sale, Transfer or Return Value of Property



06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name andDateTerms ofAddress ofofAssignment orAssigneeAssignmentSettlement



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold A Mapp and Venita L Mapp / Debtors	Bankruptcy Docket #
ilaiola A Mapp alia veilita E Mapp / Debtois	Dankiupicy Docket #

Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE
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07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person Relationship Date Description or to Debtor, of and Value Organization If Any Gift of Gift



08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Value if Loss Was Covered in Whole or in of Property Part by Insurance, Give Particulars Loss

09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and Other Than Debtor Value of Property

Geraci Law. LLC

Payment/Value:

55 E Monroe St Suite #3400 \$4,000.00: \$0.00
Chicago, IL 60603 paid prior to filing,
balance to be paid
through the plan.

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

 Name and Address
 Date of Payment, Amount of Money or description And of Payer if of Payee
 Amount of Money or description and Other Than Debtor

 Hananwill Credit Counseling,
 2014
 \$20.00

Hananwill Credit Counseling 115 N. Cross St., Robinson, IL 62454

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold A	Mann	and	Venita	1 1	Mann	/ Debtors

Bankru	intev	Docke	t #·
Danki	abicv	DUCKE	ιπ.

Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE
\sim

10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property Transferred
Transferee, Relationship . and
to Debtor Date Value Received



10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing



11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and
 Type of Account, Last Four Digits of
 Amount and

 Address of
 Account Number, and Amount of
 Date of Sale or

 Institution
 Final Balance
 Closing



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or
Other DepositoryNames & Addresses of Those With
Access to Box or depositoryDescription of
ContentsDate of Transfer or
Surrender, if Any



13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and AddressDateAmountof Creditorof Setoffof Setoff

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold A Mapp and Venita L Mapp / Debtors

Bankruptcy Docket #:

Judge:

STATE	MENT	OF	FIN	ANCI	AL	AFFAIRS	
	VI	\mathbf{v}		$\boldsymbol{\neg}$		$\Delta I I \Delta I I \Delta I$	

NONE	
X	

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address Description and Location of Owner Value of Property of Property



15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

. Name Dates of Address Used Occupancy



16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor"s spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name



17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.



17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name Name and Address Date Environmental and Address of Governmental Unit of Notice Law

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In r

		Judge:	
S	TATEMENT OF FINAN	CIAL AFFAIRS	
7b. List the name and address of every sindicate the governmental unit to which the	•	•	Hazardous Material.
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
7c. List all judicial or administrative procedebtor is or was a party. Indicate the name umber.		-	•
Name and Address of Governmental Unit	Docket Number	Status of Disposition	
a. If the debtor is an individual, list the namending dates of all businesses in which the partnership, sole proprietor, or was self-emmmediately preceding the commencemen within six (6) years immediately preceding	e debtor was an officer, director, partner, ployed in a trade, profession, or other ac t of this case, or in which the debtor own	or managing executive of a corporat ctivity either full- or part-time within si	ion, partner in a x (6) years
If the debtor is a partnership, list the named dates of all businesses in which the debtor mmediately preceding the commencement of the debtor is a corporation, list the named dates of all businesses in which the debtor	was a partner or owned 5 percent or mot of this case. s, addresses, taxpayer identification num was a partner or owned 5 percent or mo	re of the voting or equity securities, voters, nature of the businesses, and	within six (6) years beginning and ending
dates of all businesses in which the debtor mmediately preceding the commencemen of the debtor is a corporation, list the named dates of all businesses in which the debtor mmediately preceding the commencemen	was a partner or owned 5 percent or mot of this case. s, addresses, taxpayer identification num was a partner or owned 5 percent or mo	re of the voting or equity securities, we bers, nature of the businesses, and re of the voting or equity securities we	within six (6) years beginning and ending vithin six (6) years
lates of all businesses in which the debtor mmediately preceding the commencemen f the debtor is a corporation, list the name lates of all businesses in which the debtor	was a partner or owned 5 percent or mot of this case. s, addresses, taxpayer identification num was a partner or owned 5 percent or mo	re of the voting or equity securities, voters, nature of the businesses, and	within six (6) years beginning and ending
lates of all businesses in which the debtor mmediately preceding the commencemen of the debtor is a corporation, list the namestates of all businesses in which the debtor mmediately preceding the commencemen Name & Last Four Digits of	was a partner or owned 5 percent or mot of this case. s, addresses, taxpayer identification num was a partner or owned 5 percent or mot owned 5 percent o	re of the voting or equity securities, where the voting or equity securities we have the voting or equity securities, we have the voting or equity securities, we have the voting or equity securities, we have the voting or equity securities.	within six (6) years beginning and ending vithin six (6) years Beginning
dates of all businesses in which the debtor mmediately preceding the commencemen of the debtor is a corporation, list the namedates of all businesses in which the debtor mmediately preceding the commencemen Name & Last Four Digits of Soc. Sec. No./Complete EIN or Other TaxPayer I.D. No.	was a partner or owned 5 percent or mot of this case. s, addresses, taxpayer identification num was a partner or owned 5 percent or mot of this case. Address	re of the voting or equity securities, where, nature of the businesses, and are of the voting or equity securities where of the voting of Business	within six (6) years beginning and ending vithin six (6) years Beginning and
dates of all businesses in which the debtor mmediately preceding the commencemen of the debtor is a corporation, list the named dates of all businesses in which the debtor mmediately preceding the commencemen Name & Last Four Digits of Soc. Sec. No./Complete EIN or	was a partner or owned 5 percent or mot of this case. s, addresses, taxpayer identification num was a partner or owned 5 percent or mot of this case. Address	re of the voting or equity securities, where, nature of the businesses, and are of the voting or equity securities where of the voting of Business	within six (6) years beginning and ending vithin six (6) years Beginning and

Record #: 621888 B7 (Official Form 7) (12/12) Page 7 of 10

Case 14-43676 Doc 1 Filed 12/06/14 Entered 12/06/14 10:58:17 Desc Main Document Page 40 of 61 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold A Mapp and Venita L Mapp / Debtors	Bankruptcy Docket #:

Judge:

	STATEMENT OF FINA	NCIAL AFFAIRS
peen, within six years immediately pre or owner of more than 5 percent of the	eceding the commencement of this case, a	n or partnership and by any individual debtor who is or has ny of the following: an officer, director, managing executive, n; a partner, other than a limited partner, of a partnership, a ll- or part-time.
		if the debtor is or has been in business, as defined above, or who has not been in business within those six years should
19. BOOKS, RECORDS AND FINAN	CIAL STATEMENTS:	
ist all bookkeepers and accountants seeping of books of account and reco		eding the filing of this bankruptcy case kept or supervised the
Name and Address	Dates Services Rendered	
	. , ,	the filing of this bankruptcy case have audited the books of
19b. List all firms or individuals who vaccount and records, or prepared a fir . Name	. , ,	the filing of this bankruptcy case have audited the books of Dates Services Rendered
. Name 19c. List all firms or individuals who at	Address	Dates Services
. Name 19c. List all firms or individuals who at	Address the time of the commencement of this case	Dates Services Rendered
Name 19c. List all firms or individuals who at the debtor. If any of the books of according to	Address the time of the commencement of this casunt and records are not available, explain. Address	Dates Services Rendered se were in possession of the books of account and records of the books of account and the book
Name 19c. List all firms or individuals who at the debtor. If any of the books of according to	Address the time of the commencement of this casunt and records are not available, explain. Address	Dates Services Rendered e were in possession of the books of account and records of a account and records of a account and records of a and trade agencies, to whom a financial statement was
Name Name 19c. List all firms or individuals who at the debtor. If any of the books of accordance Name 19d. List all financial institutions, credicts all financial institutions, credicts assued by the debtor within two (2) years	Address Address the time of the commencement of this casunt and records are not available, explain. Address Address Address Date	Dates Services Rendered se were in possession of the books of account and records of the books of account and the book
Name Name 19c. List all firms or individuals who at the debtor. If any of the books of accordance Name 19d. List all financial institutions, credicts all financial institutions, credicts assued by the debtor within two (2) years	Address Address the time of the commencement of this casunt and records are not available, explain. Address Address Address Date	Dates Services Rendered e were in possession of the books of account and records of a account and records of a account and records of a and trade agencies, to whom a financial statement was

Dollar Amount of Inventory Date Inventory (specify cost, market of other of basis) Inventory Supervisor

Record #: 621888 B7 (Official Form 7) (12/12) Page 8 of 10 Case 14-43676 Doc 1 Filed 12/06/14 Entered 12/06/14 10:58:17 Desc Main Document Page 41 of 61 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

A Mapp and Venita L Map	pp / Debtors	Bankruptcy Docket #	:
		Judge:	
	STATEMENT OF FINAN	CIAL AFFAIRS	
List the name and address of the	e person having possession of the records of ea	ch of the inventories reported in a labove	
Elot the name and dadress of the	s periodi inaring periodelen of the records of ce	on or the inventories reported in a., above.	
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
. CURRENT PARTNERS, OFFI	CERS, DIRECTORS AND SHAREHOLDERS:		
If the debtor is a partnership, list	nature and percentage of interest of each mem	ber of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	
	or equity securities of the corporation. . Title	d each stockholder who directly or indirectly owns, of Nature and Percentage of Stock Ownership	onu olo,
. FORMER PARTNERS, OFFIC	ERS, DIRECTORS AND SHAREHOLDERS:	· · · · · · · · · · · · · · · · · · ·	
he debtor is a partnership, list th	e nature and percentage of partnership interest	of each member of the partnership.	
Name	Address	Date of Withdrawal	
b. If the debtor is a corporation, mediately preceding the comme		ith the corporation terminated within one (1) year	
Name and Address	Title	Date of Termination	
22.1.25.555			
WITHDRAWALS FROM A PAR	TNERSHIP OR DISTRIBUTION BY A COPORA	TION:	
	=		

Name and Address of Date and Amount of Money or Purpose of Withdrawal Recipient, Relationship to Description and value of Debtor Property

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold A Mapp and Venita L Mapp / Debtors	Bankruptcy Docket #:
	Judge:

STATEMENT OF FINANCIAL AFFAIRS

NONE	
V	l
X	l

24. TAX CONSOLIDATION GROUP:

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six (6) years immediately preceding the commencement of the case.

Name of Parent Corporation Taxpayer Identification Number (EIN)



25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 12/05/2014 /s/ Harold A Mapp

Harold A Mapp

Dated: 12/05/2014 /s/ Venita L Mapp

Venita L Mapp

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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Document Page 43 of 61 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold A Mapp	and Venita L Mapp	/ Debtors
I lai ola A mapp	and tointa - mapp	, 500000

Bankruptcy Docket #:

Judge:

DISCLOSURE OF	COMPENSATION OF ATTORNEY FOR DEBTOR - 20	16B
hat compensation paid to me within on	d Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above not be year before the filing of the petition in bankruptcy, or agreed to be paid debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:	to me, for services
The compensation paid or promised by For legal services, Debtor(s) agrees to p	y the Debtor(s), to the undersigned, is as follows: ay and I have agreed to accept	\$4,000.00
Prior to the filing of this Statement, Debt	or(s) has paid and I have received	\$0.00
The Filing Fee has been paid.	Balance Due	\$4,000.00
2. The source of the compensation paid to	o me was:	
Debtor(s) Other: (s	pecify)	
3. The source of compensation to be paid Debtor(s) Other:	to me on the unpaid balance, if any, remaining is:	
	transfer, assignment or pledge of property from the debtor(s) except the	e following for the
ŭ	reed to share with any other entity, other than with members of the undersigned's law aid without the client's consent, except as follows: None.	ı
5. The Service rendered or to be rendered	ed include the following:	
	rendering advice and assistance to the client in determining whether to file a petition	
under Title 11, U.S.C. b) Preparation and filing of the petition, so	hedules, statement of affairs and other documents required by the court.	
c) Representation of the client at the first	scheduled meeting of creditors.	
d) Advice as required.		
	CERTIFICATION	
	I certify that the foregoing is a complete statement of any agreement of for payment to me for representation of the debtor(s) in this bankruptc	•
	Respectfully Submitted,	,,, ,,
Date: 12/05/2014	/s/ Jonathan Daniel Parker	
	Jonathan Daniel Parker	
	GERACI LAW L.L.C. 55 E. Monroe Street #3400	
	Chicago, IL 60603	

Phone: 312-332-1800 Fax: 877-247-1960

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Court-Approved Retention Agreement, revised as of March 15, 2011)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure-but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ 4,000.00



CARA Page 3 of 4

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Prior to signing this agreement the attorney has received $$\underline{0}$$, leaving a balance due of $$\underline{4000}$$. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

Any retainer received by the attorney will be treated as an advance payment, allowing the attorney to take the retainer into income immediately. The reason for this treatment is the following:

The Debtor(s) and Attorney have entered into an advance payment retainer for preconfirmation work including, but not limited to, the preparation of the petition and plan, filing of the case and any amendments necessary for confirmation.

In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date: <u>12/02/2014</u>

Signed:

Attorney for Debtor(s)

Debtor(s)

Do not sign if the fee amount at top of this page is blank.

PFG Rec# 621-888



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National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603

1-866-925-1313 help@geracilaw.com



Date: 12/2/2014

Consultation Attorney: PAR

Record #: 621-888

Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA. I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment

additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee. PLAN: The plan payment is estimated to be \$_____ per month for _____ months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure. My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed: other secured debts including furniture, electronics, etc.; all other unsecured debts; other My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes, debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts, debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds. workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan. I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without a discharge, and I will be required to pay a fee to have it reopened. Venita Mapp (Debtor)

Representing Geraci Law L.L.C.

Attorney for the Debtor(s)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Harold A Mapp and Venita L Mapp / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 12/05/2014

/s/ Harold A Mapp
Harold A Mapp

Dated: 12/05/2014

/s/ Venita L Mapp

Venita L Mapp

X Date & Sign

X Date & Sign

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 50 of 61 In re Harold A Mapp and Venita L Mapp 7 Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Harold A Mapp and Venita L Mapp 7 Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 12/05/2014	/s/ Harold A Mapp				
	Harold A Mapp				
Dated: 12/05/2014	/s/ Venita L Mapp				
	Venita L Mapp				
Dated: 12/05/2014	/s/ Jonathan Daniel Parker				
	Attorney: Jonathan Daniel Parker				

Record # 621888 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

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B1 (Official Form 1) (12/11)

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

(Check only one box.)

Harold Mapp Venita L Mapp

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this

in a foreign proceeding, and that I am authorized to file this petition

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U S.C. § 1515 are

petition is true and correct, that I am the foreign representative of a debtor

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter

of title 11 specified in this petition. A certified copy of the order granting

recognition of the foreign main proceeding is attached

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 USC § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition

Harold Mapp

Dated: 124 (75/2014

<< Sign & Date on Those Lines

<< Sign & Date on Those Lines

Signature of Attorney

Signature of Attorney for Debtor(s)

Jonathan Daniel Parker

Printed Name of Attorney for Debtor(s)

GERACI LAW L.L.C. 55 E. Monroe St., #3400 Chicago, IL 60603

Phone: 312-332-1800

Dated:

In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U S C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section Official Form 198 is attached

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer) (Required by 11 USC § 110.) Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold Mapp and Venita L Mapp / Debtors

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D If a joint petition is filed, each spouse must complete and file a separate Exhibit D check one of the five statements below and attach any documents as directed 1 Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed 3 I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now [Must be accompanied by a motion for determination by the court] [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U S C § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U S C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. X Date & Sign Dated: 121 05 12014

Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold Mapp and Venita L Mapp / Debtors

Bankruptcy Docket #:

Judge:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra creditors' collection activities.

dismis extra s	se whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is used and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take steps to stop creditors' collection activities.	e
E\ one of t	very individual debtor must file this Exhibit D - If a joint petition is filed, each spouse must complete and file a separate Exhibi the five statements below and attach any documents as directed.	
	1 Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assist performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attact the certificate and a copy of any debt repayment plan developed through the agency	ted me in
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assis performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan d through the agency no later than 14 days after your bankruptcy case is filed.	ted me in . You must
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the service seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credi requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Sum circumstances here.]	t counseling
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 day your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy o management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dism court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.	f any dept Any extension hissed if the
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be a by a motion for determination by the court.]	accompanied
	Incapacity (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so a of realizing and making rational decisions with respect to financial responsibilities);	s to be incapable
	Disability (Defined in 11 U S C § 109(h)(4) as physically impaired to the extent of being unable, after reasonal participate in a credit counseling briefing in person, by telephone, or through the Internet);	ble effort, to
	Active military duty in a military combat zone.	
	5 The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of does not apply in this district	11 U.S.C § 109(h)
l ce	ertify under penalty of perjury that the information provided above is true and correct.	
	ted: 12/05/2014 Center Marco	X Date & Sign
	Venita L Mapp ' '	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold Mapp and Venita L Mapp / Debtors

Bankruptcy Docket #:

Judge:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 12105 12014 | Harold Majr X Date & Sign

Dated: 12165/2014 Unita & Mary X Date & Sign

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by Geraci Law L.L.C..

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and NOT a corporation or partnership

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold	Mapp	and	Venita	L	Mapp	1	Debtors
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Bankruptcy Docket #:

Judge:

STATEMENT OF FINANCIAL AFFAIRS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: /2/ 01 /2014

Harold Mapp

X Date & Sign

Dated: 12 / 05/2014

Venita I Mann

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Record #: 621888 B7 (Official Form 7) (12/12) Page 10 of 10

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for fimily support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3) You did not wilfully intend to evade the tax (4) The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes
- you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise. & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.

 Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18 Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION ACCURATE!!!

Dated: 121 01 12014

Harold Mapp

X Date & Sign

Dated: 121 05/2014

Venita I Mann

X Date & Sign

Record # 621888 Asset Disclosure Page 1 of 1

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Harold Mapp and Venita L Mapp / Debtors

Bankruptcy Docket #:

Judge:

6	- IT TOWN	Lines 2	3 5000		TIC	A 16		-	6	2	-	1 0	H 1	8.0	11 70	100	291	60	H 10	_ 3	4 V	<i>y</i> .

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12 1 05 /2014

Harold Mapp

X Date & Sign

Dated: 121 05/2014

Venita L Mapp

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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 Calculate the median family income that applies to you. Follow the: 	se steps;	
16a. Fill in the state in which you live.		
16b. Fill in the number of people in your household.	4	
16c. Fill in the median family income for your state and size of housel To find a list of applicable median income amounts, go online us instructions for this form. This list may also be available at the base.	sing the link specified in the separate	\$83,546.00
7. How do the lines compare?		
17a. X ine 15b is less than or equal to line 16c. On the top of page § 1325(b)(3) Go to Part 3. Do NOT fill out Calculation of Dis	1 of this form, check box 1, Disposable income is not determined under 11 sposable Income (Official Form 22C-2).	U.S.C
17b. Line 15b is more than line 16c. On the top of page 1 of this for § 1325(b)(3) Go to Part 3 and fill out Calculation of Disposyour current monthly income from line 14 above	orm, check box 2, <i>Disposable income is determined under 11 U.S.C.</i> sable Income (Official Form 22C-2). On line 39 of that form, copy	
Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325((p)(4)	
		\$2,873.51
9 Deduct the marital adjustment if it applies. If you are married, your that calculating the commitment period under 11 U.S C. § 1325(b)(income, copy the amount from line 13d. If the marital adjustment does not apply, fill in 0 on line 19a.	spouse is not filing with you, and you contend (4) allows you to deduct part of your spouse's	\$0.00
Subtract line 19a from line 18.		\$2,873.51
20. Calculate your current monthly income for the year. Follow these	ctans.	
	этерэ.	\$2,873.51
20a Copy line 19b. Multiply by 12 (the number of months in a year)		x 12
20b The result is your current monthly income for the year for this	part of the form.	\$34,482.12
20c. Copy the median family income for your state and size of hous	sehold from line 16c	\$83,546.00
21 How do the lines compare? X Line 20b is less than line 20c. Unless otherwise ordered by the cor 3 years. Go to Part 4	urt, on the top of page 1 of this form, check box 3, The commitment period	is
Line 20b is more than or equal to line 20c. Unless otherwise order check box 4, <i>The commitment period is 5 years</i> . Go to Part 4.	ed by the court, on the top of page 1 of this form,	
Part 4: Sign Below		
By signing here, I declare under penalty of perjury that the info	ormation on this statement and in any attachments is true and correct Venita L Mapp	-
Date: 12 03 12014	Date: 121 LS 12014	
If you checked line 17a, do NOT fill out or file Form 22C-2.		ana Adviron - Vivy
If you checked 17b, fill out Form 22C-2 and file it with this form	m. On line 39 of that form, copy your current monthly income from line 14 ab	ove.

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Form B 201A, Notice to Consumer Debtor(s)

In re Harold Mapp and Venita L Mapp / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptey Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for

Dated: 127 05 /2014

Harold Mapp

X Date & Sign

Venita L Mapp

X Date & Sign

Dated: () 10/7/2014

Attorney: Jonathan Daniel Parker

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B1 (Official Form 1) (12/11))

	Voluntary Petition This page must be completed and filed in every case)		old Mapp ta L Mapp						
a de la companya de									
Location Where File	All Prior Bankruptcy Case Filed Within Last 8 ed:	Years (if more than two, attach additional s Case Number: 09-12109	Date Filed: 04/06/2009						
Ndil		10-13532	03/29/2010						
	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	Affilate of this Dobter (if more than one atta	ch additional sheet)						
Name of Debtor:	reliaing Bankrupicy Case thea by any Spouse, rather, or a	Case Number:	Date Filed:						
District:		Relationship:	Judge:						
forms 10K a pursuant to 1934 and is re	Exhibit A pleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15 (d) of the Securities Exchange Act of equesting relief under chapter 11.) t A is attached and made a part of this petition	11	e] may proceed under chapter 7. 11. 12 nave explained the relief available under						
		Jonathan <u>Daniel</u> Parl	ker 1)105/2014						
No Exhibi	Exh (To be completed by every individual debtor If a joint petition is fill to D completed and signed by the debtor is attached and made a part of this is a joint petition: t D also completed and signed by the joint debtor is attached and made a part of the set to be set to	petition	a separate Exhibit D)						
	•								
	There is a bankruptcy case concerning debtor's affiliate, gene								
	Debtor is a debtor in a foreign proceeding and has its principal States in this District, or has no principal place of business or or proceeding [in a federal or state court] in this District, or the relief sought in this District.	assets in the United States but is a defe	endant in an action						
	Certification by a Debtor Who Resid	les as a Tenant of Residential oplicable boxes.)	Property						
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment)								
	(Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there permitted to cure the entire monetary default that gave rise to possession was entered, and								
	Debtor has included in this petition the deposit with the court of period after the filing of the petition.	of any rent that would become due durin	ig the 30-day						
	Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))								

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